Freeform Search

Database:
```
US Pre-Grant Publication Full-Text Database
US Patents Full-Text Database
US OCR Full-Text Database
EPO Abstracts Database
JPO Abstracts Database
Derwent World Patents Index
IBM Technical Disclosure Bulletins
```

Term:

Display: `10` **Documents in Display Format:** `TI` **Starting with Number** `1`

Generate: ○ Hit List ◉ Hit Count ○ Side by Side ○ Image

[Search] [Clear] [Interrupt]

Search History

DATE: Thursday, September 06, 2007   **Purge Queries**   **Printable Copy**   **Create Case**

Set Name side by side	Query	Hit Count	Set Name result set
	DB=USPT; PLUR=YES; OP=OR		
L36	("5679940")[URPN]	61	L36
L35	(4812628 | 4758714 | 5177342 | 4810866 | 4472626 | 4872113 | 5023782 | 5053607 | 5175682 | 4734564 | 4908521 | 5231569 | 5357563 | 4672377 | 5384449 | 4187498 | 4822985 | 4943707 | 5201010)![PN]	19	L35
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L31	(5715314 | 3956615 | 5420405 | 4968873 | 5297030 | 5802497 | 5459304 | 5809144 | 5465291 | 5283819 | 4992646 | 3651511 | 5590197 | 4799156 | 5671279 | 5742845 | 5478993 | 4689478 | 4859837 | 5557518 | 5476259 | 4454414 | 5677955 | 5452352 | 5793966 | 5453601 | 5175416 | 4630201 | 4766293 | 5016274 | 4303904 | 5506832 | 5455407 | 5448045 | 5590038 | 4614961 | 4935962 | 5442791 | 5729594 | 5221838 | 5671280 | 5757917 | 5485510 | 5440634 | 4277837 | 4906828 | 5732400 | 5030806 | 4877950 |	51	L31

5781632 | 5475826)![PN]

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L29	5987132.pn.	2	L29

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L24	L22 and 705/35	21	L24
L23	L22 and 705/39	29	L23
L22	l17 and check with payment	169	L22
L21	5677955.pn.	2	L21
L20	L14 not @py>1998	14	L20
L19	L16 not @py>1998	0	L19
L18	L17 not @py>1998	5	L18
L17	(internet or www or web) and (e-check or "electronic check" or i-check)and check$ near2 writ$	195	L17
L16	(internet or www or web) and (e-check or "electronic check" or i-check)near3 check near payment	97	L16
L15	L14 and (anonoymous or alias or unknown or ghost) near (customer or person or payer or individual)	23	L15
L14	(internet or www or web) and (e-check or "electronic check" or i-check)	802	L14
L13	235/379	6487	L13
L12	235.clas.	99696	L12
L11	380/24	2380	L11
L10	380.clas.	17949	L10
L9	705.clas.	53496	L9
L8	705/39	2372	L8
L7	705/38	1297	L7
L6	705/35	3229	L6
L5	705/27	3873	L5
L4	705/26	7910	L4
L3	705/43	802	L3
L2	705/42	819	L2
L1	705/1	7574	L1

END OF SEARCH HISTORY

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US OCR Full-Text Database
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IBM Technical Disclosure Bulletins
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Term: [   ] ▲ ▼

Display: [10] Documents in **Display Format:** [-] **Starting with Number** [1]

Generate: ○ Hit List ◉ Hit Count ○ Side by Side ○ Image

[Search] [Clear] [Interrupt]

Search History

DATE: Thursday, September 06, 2007   **Purge Queries**   **Printable Copy**   **Create Case**

Set Name side by side	Query	Hit Count	Set Name result set
	DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR		
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L37	l33 and 705/39	10	L37
L36	l34 and 705/39	14	L36
L35	L34 and 705/39	14	L35
L34	l24 not @py>1998	524638	L34
L33	l28 not @py>1998	508891	L33
L32	l28 not @py>1998	508891	L32
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L31	L23 and (third near party or bank or financial near institution)	2	L31
	DB=JPAB; PLUR=YES; OP=OR		
L30	L23 and (third near party or bank or financial near institution)	0	L30
	DB=EPAB; PLUR=YES; OP=OR		
L29	L23 and (third near party or bank or financial near institution)	0	L29
	DB=PGPB,USPT,USOC; PLUR=YES; OP=OR		
L28	L23 and (third near party or bank or financial near institution)	327	L28

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L27	L24 not @py>1998	12	L27
L26	L25 not @py>1998	0	L26
L25	L24 and 705/39	79	L25
L24	L23 and (third near party or bank or financial near institution)	329	L24
L23	L22 and (products or goods or merchandise)	352	L23
L22	l20 and L21	418	L22
L21	(electronic adj check or e-check or i-check or check adj draft)	1993	L21
L20	(e-payment or electronic adj payment)	5302	L20

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L19	("6041315")[URPN]	26	L19
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L17	("6041315")[PN]	1	L17
L16	("5970475")[URPN]	134	L16
L15	(5592378 | 5361199 | 5475585 | 5319542 | 5465206 | 5455406 | 4774663 | 5721832 | 5623660 | 5758329 | 4984155 | 5799289 | 5694551 | 5666493 | 5504893 | 5355474 | 5808894 | 4897867 | 5063506 | 4796292 | 5528490 | 4799156 | 4812994 | 4951196 | 5544040 | 5557518 | 5592375 | 5224034 | 5270922 | 5515268)![PN]	30	L15
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L13	(5592378 | 5361199 | 5475585 | 5319542 | 5465206 | 5455406 | 4774663 | 5721832 | 5623660 | 5758329 | 4984155 | 5799289 | 5694551 | 5666493 | 5504893 | 5355474 | 5808894 | 4897867 | 5063506 | 4796292 | 5528490 | 4799156 | 4812994 | 4951196 | 5544040 | 5557518 | 5592375 | 5224034 | 5270922 | 5515268)![PN]	30	L13
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L11	("6138107")[URPN]	27	L11
L10	(5757917 | 5692132 | 5384449 | 5689565 | 5671279 | 5826241)![PN]	6	L10
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L8	("5963925")[URPN]	68	L8
L7	("5963925")[URPN]	68	L7
L6	(4630201 | Re32985 | 5504677 | 4823264 | 4758714 | 5053067 | 5051900 | 4948174 | 4810866 | 4960981 | 4321672 | 5121945 | 4494127 | 5053607 | 5117355 | 4623965 | 5326959 | 4385285 | 5265007 | 5233547 | 5727249 | 5237159 | 5383113 | 5111395 | 5126945 | 4974878 | 4381705)![PN]	27	L6
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L3	6138107.pn.	2	L3
L2	5970475.pn.	2	L2
L1	6041315.pn.	2	L1

END OF SEARCH HISTORY

THE CHECKFREE WALLET ENABLES SECURE INTERNET PURCHASES

Date: April 10, 1995   20:02 EDT   **Word Count:** 959

        COLUMBUS, Ohio

, April 10 /PRNewswire/ -- Checkfree Corporation, the
nation's leading provider of electronic payment services, announced
today that it has developed a secure, inexpensive and easy-to-use
Internet transaction product called The CheckFree Wallet(TM).

    Available to users of the World Wide Web, the fastest-growing
segment of the Internet, The CheckFree Wallet enables consumers to
purchase goods and services from on-line merchants in a safe, convenient
and familiar manner. Initially, purchases may be paid for by major
credit card. Eventually, The CheckFree Wallet will accommodate
electronic checks as well.

    Unlike current Internet payment schemes, The CheckFree Wallet does
not require prior registration with merchants. Nor does it mandate
pre-conversion of funds to proprietary (and potentially illiquid)
"electronic cash." And on-line shoppers pay no fees or transaction
service charges with the safe, convenient product.

    "The CheckFree Wallet is as easy to use as an ATM," says Pete Kight,
founder and CEO of Checkfree. "It provides a unique and much needed
service to consumers and merchants alike. And best of all, The
CheckFree Wallet does not require anyone to alter the way they now do
business."

    Shopping on the Web

    Just as they do in an actual mall, on-line consumers can browse the
thousands of electronic storefronts now established on the World Wide
Web. After viewing merchandise and making selections, consumers pay for
purchases as they leave each store. Most merchants accept all major
credit cards. Electronic checks, which will be added to The CheckFree
Wallet in coming months, will enable shoppers to pay for purchases with
funds from their checking account at any U.S. financial institution.

    The CheckFree Wallet system takes the place of a clerk at an actual
mall and/or an operator at a telemerchant. Instead of handing a plastic
card to a clerk or reading an account number and expiration date over
the phone to an operator, the on-line shopper enters an alphanumeric

option. After reviewing order information, such as size, color, quantity and cost of goods, the on-line shopper clicks a "pay" button to complete the transaction.

At the point of purchase, the customer's order is transmitted to the merchant for fulfillment. Because their shipping address and other information are already encrypted and stored in The CheckFree Wallet, shoppers do not have to fill out lengthy order forms every time they make a purchase or visit an electronic storefront.

Payment instructions are transmitted to Checkfree for decryption, authorization and processing. Once a payment is authorized, funds are debited from the customer's credit card (or, soon, checking) account and credited to the merchant's account -- the very same steps that occur in a face-to-face or telephone transaction.

"The beauty of this system is that neither the merchant nor the shopper is forced to learn new payment methods," says Kight. "The CheckFree Wallet enables retailers and their customers to use their familiar payment instruments, checks and credit cards, with complete security and absolute convenience in the new and exciting on-line marketplace."

Cooperatively Developed

The CheckFree Wallet was developed cooperatively by Checkfree; Spyglass Inc., licenser of Enhanced Mosaic(TM), a leading Web browser; Tandem Computers; and Virtual Open Network Environment Corp. (V-ONE), a leader in Internet security systems.

The CheckFree Wallet is now being integrated into the Spyglass Enhanced Mosaic(TM) browser version 2.1, which will be available this summer. Merchant servers must be Checkfree-enabled to accept payments. Server enabling software will be readily available this summer.

Open System

The World Wide Web Consortium is currently reviewing a standard for transaction protocols. The CheckFree Wallet integrates easily into HTML browser packages, HTTP-D server systems, and existing retail order and fulfillment systems. Checkfree's mission is to create an open, affordable system for Internet transactions. To that end, The CheckFree Wallet accommodates all existing standards, and will also incorporate all emerging standards adopted by the World Wide Web Consortium (W3C) as they become finalized.

Application Program Interface (API) information and technical specifications for The CheckFree Wallet will be available on the Checkfree home page ~http://www.checkfree.com beginning in May.

Web Merchants

With an estimated two million people now browsing, the World Wide Web is already as popular as the leading commercial on-line service, and its popularity is skyrocketing. Though on-line merchants rang up sales

of $200 million last year, one expert, Richard K. Crone, senior analyst for Peat Marwick in Los Angeles, predicts sales will top $1 billion within a year. By the end of the decade, Crone expects between 10 and 25 percent of the world's products to be bought and sold on-line.

About Checkfree

In 1994, Checkfree Corporation processed more than $6 billion in payments for consumers and corporate clients, with more than one million businesses benefiting from its services. Headquartered in Columbus, Ohio, the privately held company employs 370 full-time associates. Checkfree was founded in 1981.

Current Checkfree electronic bill payment licensees in the personal computer software and electronics industries include Block Financial Software, Computer Associates, Intuit and SmartPhone Communications.

Financial institutions/organizations served by Checkfree Corporation include MasterCard International; Chemical Bank of New York; Centura Bank; Signet Bank; Wells Fargo; Chevy Chase Bank; Comerica; Crestar; Space Coast Credit Union; First Interstate Bank; Dearborn, (MI.) Federal Credit Union; IBAA; Prodigy's Bill Pay USA Service; and USAA.

Corporations served by Checkfree's commercial services division include CompuServe, GEnie, Delphi, Reality Technologies, PSI/Pipeline, NetCom, Spry, Optigon, Cellular One and a host of other companies involved with interactive, mobile communications, and Internet access services.

CONTACT: Jennifer Sims, 415-904-7070, ext. 275, or ~jsims accesspr.com , or Kathy Tom, 415-904-7070, ext. 274, or ~ktom accesspr.com , both of Access Public Relations, for Checkfree

Company Name: CHECKFREE CORP.
Product: COMPUTER, ELECTRONICS (CPR); BANKING, FINANCIAL SERVICES (FIN)
Descriptors: NEW PRODUCTS & SERVICES (PDT)
State: OHIO (OH)
Section Heading: BUSINESS; TECHNOLOGY

1240657/9 **Links**
01240657 Supplier Number: 23862528
Movie Gallery Eyes Return to Growth
(Movie Gallery intends to build an additional 25 stores by the end of the second quarter)

TEXT:

While the first part of 1997 has largely been a recovery period for Movie
Gallery--it focused on fixing operational flaws and closing 13 more
underperforming stores--the company plans to return to its growth strategy
later this year, according to its annual report.

So far this year, the Dothan, Ala.-based video chain has built five new
stores. Movie Gallery intends to build an additional 25 stores by the end of
the second quarter, the annual report stated. The company believes internally
developed stores produce greater returns on investment than acquired
stores.--Maria Armoudian

Company Names: MOVIE GALLERY
Industry Names: Entertainment
Product Names: Video tape rental (784000)
Concept Terms: All market information; Capacity; Number outlets
Geographic Names: North America (NOAX); United States (USA)

10702025/9 **Links**
Gale Group Trade & Industry DB
10702025   **Supplier Number:** 53417357 (THIS IS THE FULL TEXT)
Bottomline Technologies Launches Internet Payment Solution: PayBase - Secure WebPay Series.

Business Wire , 1142
Dec 17 , 1998
Language: English
Record Type: Fulltext
Word Count: 887   **Line Count:** 00082

Text: .

PORTSMOUTH, N.H.--(BUSINESS WIRE)--Dec. 17, 1998--

Secure WebPay Series creates payments and receipts, offers
     Web-enabled remittance delivery, and provides real-time database
     access
     Bottomline Technologies(R), the NH-based developer of electronic
commerce and payment technology solutions, has launched a new Internet payment
solution, PayBase(R) - Secure WebPay Series. The WebPay Series provides
organizations with the ability to create electronic or paper-based payments,
deliver electronic remittance advices, and access real-time transaction
information from any desktop browser.
     The WebPay Series features five distinct Internet-enabled
functionalities that can be implemented separately or in tandem. Installation
of the complete WebPay Series provides the user with an enterprise-wide
payment control and management system that leverages the speed and flexibility
of the Internet. As with all Bottomline payment solutions, the WebPay Series
operates in conjunction with existing financial application, without systems
disruption or the need for extensive training.
     "The PayBase-Secure WebPay Series strategically positions our clients to
maintain marketshare in today's burgeoning online business community," said
Dan McGurl, President and Co-founder of Bottomline Technologies. "WebPay
offers our customers an easily deployable, secure means to improve their
business processes by leveraging browser technology, e-mail, and the Internet.
The product's open architecture provides the flexibility to produce any
payment -- paper or electronic, payroll, vendor payments or claims -- from
anywhere in the world. Combined with the database, reporting and
administration modules, this feature-rich package is a complete Internet
payment solution."
     Secure WebPay: Electronic Payment Request
     Electronic Payment Request allows organizations to request electronic
payments easily and quickly using the Internet; disbursements can range from

employee expense reimbursement to vendor payments or payroll. Authorized users at any remote site can log onto their browser to call up Bottomline's secure "On-Demand Payments" web page. The payment request is sent over the Internet to an authorized manager, who then reviews and approves the payment. The system sends a data file to the bank in the National Automated Clearing House Association (NACHA) standard format. An ACH debit is initiated, and the corporate accounting system is updated to reflect the change.

Secure WebPay: Check Payment Request

Check Payment Request utilizes the Internet as a front-end request tool to create paper check payments at the point-of-need. The user calls up the "On Demand Payments" page, requests payment, and receives an email authorization from corporate headquarters. The system then enables a laser printer to print check forms, payment data, signatures and logos, bank information and the MICR line in one pass on blank paper. LaserChecks can be printed from any remote location printer or to multiple sites, and the user can break up different aspects of the disbursement process.

Secure WebPay: Message Delivery

After payment has been authorized and sent, Bottomline's Message Delivery provides automatic e-mail delivery of remittance advices. This unique system saves time, uses existing resources, and significantly reduces the expense of printing and mailing paper notices. The technology can be used with trading partners, staff, or field personnel to notify the recipient with an electronic version of the "check stub." Message Delivery also functions in the Intranet or VPN environment, as payroll remittance detail can be automatically delivered to each employee via internal corporate e-mail.

Secure WebPay: Participant Administrator

Participant Administrator is designed to warehouse and maintain all central files pertaining to payment remittance delivery information. The system is accessible via any browser, and allows participants to review their files and edit incorrect data if necessary. Remittance details such as fax or e-mail server information and the user's desired method of addenda delivery are also contained within the administrator.

Secure WebPay: Query and Reporting

The Query and Reporting ability allows browser access to Bottomline's central payments database for pre-authorized employees, customers and vendors. Utilizing browser technology to communicate over Intranets, a Virtual Private Network (VPN), or the Internet, users can easily view and query the database. Real-time payment status, disbursements issued and cashed, and bank information is available from any authorized browser. Payment requests can be entered into the SQL database for subsequent review, approval and processing. Custom reports, defined by the user, can be printed automatically in conjunction with each payment run.

About Bottomline Technologies

Bottomline Technologies(R) is a leading provider of enterprise-wide payment management and integration solutions. The Company's PayBase(R) – Payment Server32 suite enables organizations to transition from the traditional paper check process to electronic payments and to engage in electronic commerce. PayBase, an NT-native package, provides customers with a single platform from which to execute, control, and manage all payment functions. Bottomline's solutions are utilized by over 2,000 organizations representing every major industry sector, from education, government and healthcare to finance, manufacturing, and retail. The Company has received numerous industry awards, and has been ranked for the last three years on Inc. Magazine's list of America's fastest growing companies. Founded in 1989,

Bottomline maintains it's headquarters in Portsmouth, NH and has satellite
offices located in most major cities. For more information, dial (800)
243-2528 or visit Bottomline on the web at www.bottomline.com.

07798430 **Supplier Number:** 16797918 (THIS IS THE FULL TEXT)
THE CHECKFREE WALLET ENABLES SECURE INTERNET PURCHASES

Text:

'Point, Click and Shop' Never So Easy; The CheckFree Wallet(TM) Allows

Consumers and Merchants to Conduct Simple, Safe Internet Transactions
COLUMBUS, Ohio, April 10 /PRNewswire/ -- Checkfree Corporation, the nation's leading provider of electronic payment services, announced today that it has developed a secure, inexpensive and easy-to-use Internet transaction product called The CheckFree Wallet(TM).
Available to users of the World Wide Web, the fastest-growing segment of the Internet, The CheckFree Wallet enables consumers to purchase goods and services from on-line merchants in a safe, convenient and familiar manner. Initially, purchases may be paid for by major credit card. Eventually, The CheckFree Wallet will accommodate electronic checks as well.
Unlike current Internet payment schemes, The CheckFree Wallet does not require prior registration with merchants. Nor does it mandate pre-conversion of funds to proprietary (and potentially illiquid) "electronic cash." And on-line shoppers pay no fees or transaction service charges with the safe, convenient product.
"The CheckFree Wallet is as easy to use as an ATM," says Pete Kight, founder and CEO of Checkfree. "It provides a unique and much needed service to consumers and merchants alike. And best of all, The CheckFree Wallet does not require anyone to alter the way they now do business."
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The CheckFree Wallet system takes the place of a clerk at an actual mall and/or an operator at a telemerchant. Instead of handing a plastic card to a

clerk or reading an account number and expiration date over the phone to an operator, the on-line shopper enters an alphanumeric password to open an on screen wallet and select an available payment option. After reviewing order information, such as size, color, quantity and cost of goods, the on-line shopper clicks a "pay" button to complete the transaction.

At the point of purchase, the customer's order is transmitted to the merchant for fulfillment. Because their shipping address and other information are already encrypted and stored in The CheckFree Wallet, shoppers do not have to fill out lengthy order forms every time they make a purchase or visit an electronic storefront.

Payment instructions are transmitted to Checkfree for decryption, authorization and processing. Once a payment is authorized, funds are debited from the customer's credit card (or, soon, checking) account and credited to the merchant's account -- the very same steps that occur in a face-to-face or telephone transaction.

"The beauty of this system is that neither the merchant nor the shopper is forced to learn new payment methods," says Kight. "The CheckFree Wallet enables retailers and their customers to use their familiar payment instruments, checks and credit cards, with complete security and absolute convenience in the new and exciting on-line marketplace."

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Corporations served by Checkfree's commercial services division include CompuServe, GEnie, Delphi, Reality Technologies, PSI/Pipeline, NetCom, Spry, Optigon, Cellular One and a host of other companies involved with interactive, mobile communications, and Internet access services.
                    -0-   4/10/95
       /CONTACT: Jennifer Sims, 415-904-7070, ext. 275, or
<jsims@accesspr.com>, or Kathy Tom, 415-904-7070, ext. 274, or
<ktom@accesspr.com>, both of Access Public Relations, for Checkfree/
       CO: Checkfree Corp. ST: Ohio IN: CPR FIN SU: PDT
       RB-LW -- SF016 -- 6012 04/10/95 20:02 EDT

07504423   **Supplier Number:** 15756026 (THIS IS THE FULL TEXT)
Electronic payments on rise at groceries, trade group says. (Food Marketing Institute)

Barthel, Matt

Abstract: The Food Marketing Institute found that many grocery retailers are using electronic payment systems even though such systems seem more costly than limiting payments to cash. For example, the direct cost of handling a credit card transaction is 81 cents but only seven cents for cash payments. However, when indirect costs such as float gains and accounting costs are considered, debit transactions become less expensive than cash. Additionally, electronic payment is thought to encourage higher spending.

Text:

A recent report from a supermarket trade group indicates that electronic payments in the industry are on the rise, even though offering card-based transactions carries higher direct costs than accepting cash.

"It appears that, at least in certain areas of the country, electronic payment systems are becoming a reality," the Food Marketing Institute's "Benchmarking Comparative Payment Methods" reported.
       "At the forefront of the issue is cost," the study added.
       On the surface, the benchmarking survey, which is based on responses from 46 grocery retailers of various sizes, seems to make a case against electronic payments.
       According to the report, the average direct cost of cash transactions is 7 cents, compared with 30 cents for on-line debit transactions and 81 cents for credit card transactions.
       The numbers account for direct costs from checkout labor, back-room labor, and bank charges.
       However, a closer examination reveals why many supermarkets are embracing electronic payment methods, such as online debit, credit and electronic check authorization.
       When indirect elements such as float gains, allocation of equipment costs, and accounting costs are factored in, many supermarkets are finding

that accepting debit is less expensive than pocketing cash for transactions.

"What we find is that once a store puts in debit [capabilities], they also want credit because that's an option consumers want to have. But debit is really driving [POS installations] now because of the cost considerations," said Lewis N. Pergament, senior vice president at Transaction Network Plus, a New York-based merchant processor.

Another reason that supermarkets may be attracted to electronic payment options is that consumers appear to spend more when using cards instead of cash.

The Food Marketing Institute study revealed that the value of the average sale on a debit card is $31.61, compared with $13.83 for cash purchases.

Consumers using credit cards tended to purchase even more - $35.56 on average -- than debit users. But because the costs related to credit transactions are based on a percentage of the purchase price, the increased credit sales matter less to supermarket executives than do debit sales increases.

Although the study does not draw a cause-and-effect line between the use of payment cards and higher spending tendencies, experts have noted that consumers tend to spend more freely when using plastic instead of cash.

Despite these benefits, the majority of supermarkets in the United States have yet to embrace electronic payment options, according to the Food Marketing Institute.

This represents a tremendous opportunity for merchant processors who sell point of sale services to retailers.

But as more supermarkets embrace electronic point of sale payments mechanisms, electronic banking networks and credit card issuers also stand to benefit as transaction volume rises.

"It is in supermarkets and gas stations that people are going to get used to using debit," said Liam Carmody.

"Once they are familiar with the cards," Mr. Carmody added, "it is safe to assume they will look for other places to use them."

1031902/9 **Links**
PR Newswire
1031902   LATU013
Create-A-Check Teams with ECPartners to Offer Electronic Check Payment System; Service Can Save Virtually Every Small to Medium Business Time and Money

Date: December 10, 1996   10:00 EST   Word Count: 491

SALT LAKE CITY

, Dec. 10 /PRNewswire/ -- Small to medium-sized businesses
now can save significant time and expense by issuing checks electronically
using the combined service of Create-A-Check Inc. and ECPartners.

Create-A-Check, a leading developer and provider of check and negotiable-
document printing software, today announced it has joined with ECPartners, a
company of ADP and CheckFree (Nasdaq: CKFR), to make the electronic check-
writing service available to businesses immediately.

ECPartners provides e-CHECK, an electronic payment service that allows
companies to use Create-A-Check's program to pay their bills electronically
using existing bank accounts.

"Many large companies have paid bills and cut checks electronically for
years," said John Bechard, vice president of marketing for Create-A-Check.
"But this partnership brings that capability and its accompanying cost savings
to virtually every company, regardless of size, computer platform, operating
system or accounting package."

When a payment or batch of payments is created, the user will have the
option of sending the payments electronically via modem to the e-CHECK
processing center or printing them as checks on blank check stock using a
standard laser printer, Bechard said.

Dan Drechsel, general manager of ECPartners, said the result of his
company's partnership with Create-A-Check is a winning situation for
customers. "Our mission is to make business customers more productive through
electronic commerce services," he said. "With the option to make payments
electronically, Create-A-Check customers can eliminate many of the cumbersome
steps associated with manual bill payment, such as stuffing envelopes, copying
invoices and affixing postage. The time they save can be spent on core
business issues instead of administrative tasks."

ECPartners is the premier provider of commercial electronic banking and
payment services in the United States. Founded in July 1995, the company is a
non-equity joint venture of ADP, a $3.3 billion corporation specializing in
computerized transaction processing, and CheckFree, the nation's leading

electronic commerce company that processed more than 75 million transactions having an aggregate value of more than $15 billion last year. Currently, ECPartners provides electronic banking and payment services for the commercial clients of more than 50 major banks and has development agreements with 15 of the leading accounting software vendors in the U.S.

Create-A-Check is a market leader in the developing industry of check-writing software and related computer products. Create-A-Check customers use their existing accounting package, a standard laser printer, a special toner cartridge with magnetic ink, and blank check stock to produce their checks, gift certificates and other negotiable documents. For more information on Create-A-Check and its products, call 1-800-621-5720 or visit its Web site at http://www.createacheck.com.

SOURCE Create-A-Check

CONTACT: John Bechard of Create-A-Check, 801-322-5222, johnb createacheck.com; or Brad MacAfee of Copithorne & Bellows, 770-392-8611, brad.macafee cbpr.com; or Kevan Barney of Politis Communications, 801-523-3730, kbarney politis.com

(CKFR)

Company Name: CREATE-A-CHECK, ECPARTNERS
Ticker Symbol: CKFR (NDQ)
Product: BANKING, FINANCIAL SERVICES (FIN)
Descriptors: NEW PRODUCTS & SERVICES (PDT); JOINT VENTURES (JVN)
State: UTAH (UT)
Section Heading: BUSINESS; TECHNOLOGY

01007291/9 **Links**
Business & Industry(R)
01007291 Supplier Number: 23507716 **(THIS IS THE FULLTEXT)**
Checking Out On the Internet
(Americans wrote an estimated 67 bil checks in 1995, with 17 bil coming at the point of sale)

ABSTRACT:
Banks, merchants and others trying to migrate business to the Internet see promise for the written paper check for payment for Internet transactions. Americans wrote an estimated 67 bil checks in 1995, with 17 bil coming at the point of sale. Financial Services Technology Consortium, a group of banks, non-bank financial services companies, technology companies, universities and government laboratories, has been developing an electronic check infrastructure or about 1 year. The group demonstrated the concept in fall-1995, using the automated clearing house system to clear an electronic check initiated by a consumer during an Internet shopping session. A full-scale pilot of the electronic check model, with multiple bank participation, should begin in 2nd half-1996. The FSTC program, one of 4 programs underway to migrate the paper check to the Internet as an alternative to the card-based payment option, is the only one with the active participation of the banking industry. Theee non-bank companies are either readying electronic check products or are already supporting the exchange of check-like instruments over the Internet: Redi-Check (Salt Lake City, UT), Teknology-Lane Inc (Bremerton, WA) and Net1. Full text further discusses development of an electronic check system for Internet transactions.

TEXT:

Checks are as low tech as a consumer payment can get. But some innovators are finding ways to make them work in Internet shops.

By Patricia A. Murphy

Checks, without a doubt, are a staple of the American payments system. Americans wrote an estimated 67 billion checks last year; a significant share, 17 billion, at the point of sale. So it should come as no surprise that merchants, bankers and others trying o migrate business to the Internet see great promise fo the land-based paper check in Cyberspace.

"While the check itself obviously can't go forward in support of electronic commerce, the check concept and its capabilities are worth advancing," says Frank Jaffe, senior systems consultant, Bank of Boston, and a member of the Financial Services Technology Consortium's electronic check project team.

A consortium of banks, non-bank financial services companies, technology companies, universities and government laboratories, FSTC has been developing an electronic check infrastructure for about a year. The group demonstrated the concept last fall, using the automated clearing house system to clear an electronic check initiated by a consumer during an Internet shopping session. Chemical Bank and Bank of Boston were involved with the demonstration. A full-scale pilot of FSTC's electronic check model, with multiple bank participation, is expected to begin in the second half of this year.

E-Checkbooks

The FSTC project is one of four programs under way to migrate the paper check to the Internet as an alternative to the card-based payment options springing up on the Internet. It also is the only program with the active participation of the banking industry. In addition to big-name banks -- Bank of Boston, Chemical, Bank of America, Citibank, Bank One and Bank of Montreal -- the project team includes representatives of the National Automated Clearing House Association and the Electronic Check Clearing House Organization. NACHA is the national umbrella group that sets ACH rules; ECCHO plays a similar role in support of inter-bank electronic check presentment.

In addition to FSTC, three non-bank companies are either readying electronic check products or already supporting the exchange of check-like instruments over the Internet. These are: Redi-Check, Salt Lake City, Utah, which markets a product called Secure Pay that lets consumers initiate check payments when shopping on-line; Teknology-Lane, Inc. Bremerton, Wash., began testing its TekChek product in February with a small group of merchants and consumers; and Net1, which hopes to get off the ground later this year with NetChex, and electronic check service.

The FSTC electronic check model uses standard cryptographic techniques to create a digital signature and a tamper-proof electronic document. Plans are for checks to be generated from electronic "checkbooks" using a PC card, a creditcard sized piece of hardware that plugs into the consumer's PC. Most likely these cards will be provided by a consumer's bank. The checkbooks contain checks, an electronic register, and the cryptographic keys that are used to sign and secure electronic checks for transmittal. Access to the checkbook can be secured by password or personal identification number.

"Our goal is to extend the existing, familiar payment system to enable electronic commerce over public networks, providing a cost-effective, secure alternative to credit-based transactions," explains John Doggett, FSTC project director and director of applied technology at Bank of Boston.

Cost Savings

Neither Doggett, Jaffe nor any other banker will estimate how cost-effective electronic checks will prove. Cost really hasn't been much of a consideration; technical feasibility has been FSTC's main concern.

"The ultimate cost will have to be determined by the institutions that support this," explains Adam Backenroth, vice president, Chemical Bank, and a member of FSTC's electronic check project team. Backenroth points to Federal Reserve estimates that peg at $1.17 the all-in cost of a check transaction -- a figure that includes costs associated with printing, shipping, issuing, clearing and returning paper checks.

David Saxton, a Netl founder who now serves as a consultant to the company, claims a NetChex transaction can be completed for less than a penny; he quotes an all-in cost of about 0.3 cents for taking a transaction request over the Internet and initiating that transaction through the banking system. Even when you add outside processing costs, Saxton says, the total tab shouldn't exceed 7 cents.

Saxton, a stockbroker by training, wants to position NetChex as the preferred payment option for mutual funds and securities brokers. "We offer the securities industry trade date plus zero," says Saxton, meaning there is no time lag between when a securities trade is requested and when payment for that trade must be settled. (Today, payments must be settled by the third day following execution of a securities trade.) The primary focus of NetChex's marketing is the securities industry, but Saxton also wants to market to banks. Banks would promote the system to their retail customers, who would use the service for any kind of electronic check.

Existing Structure

Saxton says NetChex will use the existing banking industry infrastructure as much as is practical. "What we're doing is getting that infrastructure to the Internet," he explains.

Consumers wishing to use NetChex as a payment option download the company's software from the Internet; Saxton has no interest in selling the software. Consumers gain access to the downloading option through Netl's primary relationship -- a bank, mutual fund or broker. The software resides on the customer's computer hard drive and authenticates that each transaction request originates from the appropriate customer's computer. Attempts to copy the software to another computer automatically disable it.

Once the software is loaded, each customer provides Netl with necessary checking account information, off-line; that information is coded by Netl and a "shadow" account is created by the company to issue payments for purchases initiated on-line.

Saxton points to the security accorded checking account information. "The account number is never sent over the Internet and therefore can't be compromised," says Saxton.

But Netl has yet to prove NetChex can work in a live environment. Saxton hopes to have a commercial release of the product this spring. However, that plan could be throttled. Since its inception, Netl has been plagued by

a lack of funding and management turmoil. And Saxton says he still needs to link up with a bank or other third-party transaction processor.

Transaction processing doesn't appear to be a problem for Redi-Check. Although the company's Secure Pay product is designed for electronic check-writing in support of on-line shopping, actual payments are negotiated in the form of paper drafts. Like NetChex, Secure Pay requires a consumer to provide the magnetic ink character recognition line data that identifies the checking account prior to any use of the payment method -- the information is provided via a secure Web site maintained by Redi-Check or offline through the mail, and from that point forward the communication between the customer, the merchant and Redi-Check is cloaked by a unique code number.
Click On Check

Registered consumers then have the option to click on a check icon on the electronic order form when shopping along the Internet, which connects them to Redi-Check. Once instructed to issue a payment, Redi-Check prepares a paper draft on a computer system that has no links to the Internet and mails it to the appropriate merchant. Since there is no guarantee that the merchant will be paid until the check clears, Redi-Check advises merchants that use the service not to release purchased goods until the checks are in hand

Like Saxton, Allen Sumsion, Redi-Check's chief executive, believes the fact that customer checking account information is not exchanged over the Internet makes for a secure payment alternative. Unlike Saxton, however, Sumsion already enjoys a link to the merchant community; the company's software was developed originally to create sight drafts (paper instruments that serve as checks) in support of telemarketing and catalogue sales. Redi-Check last year modified the software, boosting security and adding features to support check payments for Internet purchases. Redi-Check also has a team of independent sales representatives around the country who sell Secure Pay as part of a menu of payment services to merchants.

On-line merchants who offer customers the Secure Pay check option pay a set-up fee of about $250; no special software is required. Each transaction processed by Redi-Check costs the merchant 2%, up to a maximum charge of about $4, with a minimum charge of 25 cents. The typical Secure Pay transaction, says Sumsion, is about $100. Sumsion says total transactions exceed $1,000 a week.

For all his confidence in his product, Sumsion does not believe that Secure Pay will emerge as the payment method of choice in Internet shopping. But he's hopeful it will survive as one of many options. "We are not 'the' answer, but one of the viable solutions," he says. "In fact, we recommend to our clients that they use all possible payment systems, including credit cards and e-cash."

E-cash, however, raises grave concerns with some proponents of Internet commerce. "E-cash is a threat to every government on the plant," says Netl's Saxton.

Money Laundering

In the U.S., e-cash, if allowed to flourish, could sound alarms in regulatory and law enforcement circles says Charles Watt, chief scientist at SecureWare and Five Paces Software Atlanta. SecureWare and Five Paces are affiliates of Security First Network Bank FSB, an Internet-based bank launched last year by Cardinal Bancshares Inc., Lexington, Ky.
Federal law requires banks to report to the U.S. Treasury Department cash transactions totaling $10,000 or more; the intent is to help identify criminals trying to launder cash through the banking system. E-cash could help criminals skirt banks' reporting requirements, Watt suggests, by enabling them to make thousands of small-dollar purchases which then could be resold at a discount for "clean" cash. "With paper, it's not practical to make 10,000 $1 transactions. But with a computer you can do that in seconds," Watt says.

Watt hopes to integrate on-line check writing capability into Security First's product line. "Checks will become the dominant approach for anything other than small-dollar transactions," he says. Credit cards, he suggests, at an average cost to merchants of 2.5% of the purchase, will likely scare off many cost-conscious merchants.

Check transactions, though, may not be much cheaper than credit card transactions are for merchants. The 2% merchant fee quoted by Sumsion mirrors closely the fee schedule Teknology-Lane President Michael Lane has devised for TekChek. Land says he plans to charge the "average merchant" 2% plus 2 cents for each transaction his company clears.

Like Redi-Check and Net1, Lane's company promises consumers several levels of security, including the fact that no account numbers travel over the Internet; account set-up is handled off-line, and all information that travels across the Internet is encrypted. Unlike Redi-Check's Sure Pay product, TekChek transactions are completely electronic -- once initiated on-line, the payment is converted to an ACH transaction. Lane, who says he is talking with two national retail chains -- a grocer and a general merchandiser -- about offering TekChek as an Internet payment option, expects the average TekChek transaction will run about $25. He expects to pay his bank $10 a day plus 8 cents a transaction for clearing ACH items.

Dave Stewart, senior consultant for emerging technologies, Global Concepts Inc., Atlanta, says the check models developed by Net1 and Teknology-Lane bode well for Internet commerce. "It's a pretty secure way to make a transaction," he says. It's at least as safe as giving a credit card number over the Internet, provided both are using commonly-accepted public key encryption techniques, he adds.

Check Rejects

Although Stewart stops short of endorsing one model over another, he suggests the Secure Check model, because it creates paper drafts for the actual clearing process, may be a costly way of doing business for banks "if these checks are popping up as rejects in the check shop." If a paper check is rejected by a bank's processing equipment, the item must be processed manually, which renders it labor-intensive and costly to clear. Clearing Internet checks through the ACH, Stewart suggests, is a better

deal for banks.

David Walker, managing principal, J.D. Carreker and Associates, Dallas, is not convinced. It can cost a bank as much as 15 cents a transaction to clear an item through the ACH, says Walker. Checks generally cost 2 to 5 cents each to process.

For electronic checks to find a place on the Internet, Walker argues, they must make financial sense for each bank.

For banks, as well as merchants, cost will be a major factor contributing

to the ultimate success of electronic checks. But so, too, will customer convenience. And for many consumers, the check is a method of payment they like to use.

"People like the feel of the check. The feel of the check is what makes this technology more comfortable," insists Lane.

Company Names: FINANCIAL SERVICES TECHNOLOGY CONSORTIUM
Industry Names: Banking; Information industry; Online services
Product Names: Functions related to depository banking NEC (609900); On-line service providers (737500)
Concept Terms: All product and service information; Product development
Geographic Names: North America (NOAX); United States (USA)

File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more

? t 00880254/full

00880254/9 **Links**
McGraw-Hill Publications

00880254
CON ED OFFERS INTERNET BILL PAYMENT; LETS BIG USERS SEE MULTIPLE
    ACCOUNTS
Energy Services & Telecom Report (formerly DSR)
, Vol. 16, No. 33, Pg 11
August 14, 1997
JOURNAL CODE: DSR
SECTION HEADING: The Internet   ISSN: 1286-4008/96
WORD COUNT: 274

TEXT:

Consolidated Edison of New York is letting customers pay their bills
through the Internet. Payments can be made at all hours of the day by
transferring money from a checking account or any other account with
check-writing privileges.

    To use the service, customers enter Con Ed's web site
(http://www.coned.com) and click on the on the ``Customer Service On-Line''
button on the home page. The customer is prompted to enter a Con Ed account
number, and a ``Make a Payment'' option is selected from the menu. A new
page appears, showing the customer's account balance and a ``Pay by
Internet'' option; then users fill out an ``electronic check,'' providing
the account number and bank identification number. All information is
encrypted to maintain security, Con Ed says.

    In addition, customers can send Con Ed e-mail to access their
billing and payment history. They can also use e-mail to enter meter
readings and to close accounts. In the future, the utility plans to use the
Internet to let users open new accounts and to enroll in various customer
service programs.

    Meanwhile, Con Ed has started an Internet site called
``Corporate Customer Information'' (http://www.coned.com/cag). This
``password-protected'' site allows big customers, with multiple facilities,
to view all of their accounts together. This is especially valuable to New
York's real estate management firms, which may have hundreds of accounts in
the various properies they operate, Con Ed said.

The service is open to large customers with 20 or more accounts and more than 180 kW of peak usage. They can joint the plan by calling Irene McGee at (212) 338-4639 during business hours.

CHEKFAXX: ChekFaxx offers secured Internet payment system, WebChek
M2 Presswire , p N/A
Dec 16 , 1996
Language: English   **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 738
Text:

M2 PRESSWIRE-16 December 1996-CHEKFAXX: ChekFaxx, a check-writing software
developer, offers secured Internet payment system, WebChek (C)1994-96 M2
COMMUNICATIONS LTD

RDATE:161296
     SCOTTSDALE, Ariz. -- ChekFaxx Development Corporation, Inc., a
developer of business software for users who accept checks by fax and
telephone, announces a new Internet check-writing software called WebChek
with secured features for accepting check payments over the Internet. "As
the number of Internet business transactions continues to explode,
ChekFaxx's secured WebChek payment system makes sense for users who want
convenient, immediate payment over the Net," said Jules Kaplan, president
of ChekFaxx. "Accepting fax and telephone check payments from customers'
bank accounts has been the norm for some time for many business owners
throughout the US."
     Check payments over the Net are better than credit cards payment
because: Sellers don't pay a percentage of each sale as a fee to a card
company Approximately 75 million individuals have checking accounts but do
not have credit card An additional 60 million individuals have a checking
account and a credit card, have money in their checking account, but are up
to their limit on their credit card Customers do not always have the credit
card a business may accept If a seller sends out merchandise by COD,
especially mail order firms, they have a high return factor. This way they
can get payment today, and wait until the check clears, and COD fees and
returns are eliminated Case studies estimate that 65% of the individuals
who state they will send a payment by mail never do Accounts receivable are
collected more readily with checks than with credit cards With ChekFaxx and
WebChek there is a higher chance of getting paid today.
     How WebChek works: WebChek currently can be viewed in demonstration
mode through ChekFaxx's Web-site at www.chekfaxx.com.
     WebChek and ChekFaxx work as a turnkey Internet check payment and
on-line purchase order system which provides a complete interactive
purchase order system and complete check record processing system that
verifies the American Banking Association (ABA) bank routing number and
Magnetic Ink Character Recognition (MICR) standards in accordance with ABA

X9 regulations and standards.

MICR fonts are the strange-looking numbers printed on the bottom of checks. Electronic scanners read the printed magnetic qualities of these numbers for check processing.

Users of ChekFaxx and WebChek need a laser printer and MICR toner that is available through ChekFaxx or other suppliers in order to print MICR readable characters.

ChekFaxx is Windows 3.1 - Windows 95 compatible and is available in a variety of configurations, depending on the needs of the user.

What makes the system secure: When WebChek is offered through an Internet Service Provider (ISP) and the ISP has a secured socket layer server, the data sent to and from the server is sent as encrypted data.

Federal regulations permit producing bank drafts such as those created by ChekFaxx and WebChek. Checks produced by ChekFaxx Software are in accordance with the American Banking Associations Regulations X-9.

Telephone checks and paper drafts are established as a legal method of payment provided under the Uniform Commercial Code, Title 1, Section 1-201[39] and Title 3, Sections 3-104, 3-401 and 3-403; Code of Federal Regulations, Title 12, Chapter 11, Part 210 and Regulation J, Federal Reserve Bank, Part 2, Sections 4a-201 to 4a-212. Only verbal agreement is required for authorization. Also see Romani v. Harris 255 MD 389.

ChekFaxx software provides a notice to the seller, in accordance with the Federal Trade Commission (16 CFR Part 310) Telemarketing Sales Rule Part 310.

About ChekFaxx: ChekFaxx has been installed or sold in excess of 2,600 systems since 1994. ChekFaxx is being used by many fortune 500 companies, major utilities companies, collections agencies, banks, mail order firms and many other type of businesses from large to small businesses.

ChekFaxx Development Corporation offers additional business services, such as check processing services for businesses that do not wish to process customers' payments, and will set up check- processing services for businesses wanting to offer the service. WebChek and the ChekFaxx turnkey system are available through 1-800-585-4946, e-mail to: ckfaxx@chekfaxx.com, or at www.chekfaxx.com.

CONTACT: Jules Kaplan, ChekFaxx Development Corporation, Inc., Scottsdale

Tel: +1 602/991-7025

e-mail: ckfaxx@chekfaxx.com Jeanne Winograd, WINograd Marketing & PR, Phoenix

Tel: +1 602/954-6726

e-mail: winograd@juno.com

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Publisher Name: M2 Communications

Industry Names: BUSN (Any type of business); INTL (Business, International)

02618842/9 **Links**
Gale Group Newsletter DB(TM)
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02618842   **Supplier Number:** 45300190   **(THIS IS THE FULLTEXT)**

American Express Co. is going on-line
CardFAX , p N/A
Jan 31 , 1995
Language: English   **Record Type:** Fulltext
Document Type: Newsletter ; Trade
Word Count: 115
Text:

COMPUTER LITERATE: American Express Co. is going on-line. Yesterday, AmEx
announced the debut of ExpressNet, a computer service for cardholders on
computer on-line service America Online. With ExpressNet, cardholders can
check their accounts and pay bills, make travel reserva- tions, enroll in
rewards programs such as Membership Miles, and get information on AmEx
merchant promotions. The service is free with an America Online membership;
cardholders need only a pass- word and their AmEx account number to gain
access. David S. Bauman, AmEx vice president and general manager of
interactive services, says AmEx is offering the service as a relationship
and loyaltyj builder, rather than as a means to boost revenues.

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Publisher Name: Faulkner & Gray, Inc.
Industry Names: BUSN (Any type of business); TRAN (Transportation, Distribution and Purchasing)

2613843/9 <u>Links</u>
TecInfoSource
02613843   **Document Type:** Company
CyberCash Inc (613843)

2100 Reston Pkwy 3rd Floor
Reston , VA   20191 United States

Record Type: Directory

Contact: Sales Department

Organization Type: Corporation
Status: Company Sold

CyberCash Incorporated is a provider of electronic payment solutions. CyberCash's products, Secure Payment/SET (TM) and PAYNOW (TM) electronic check, allow online vendors to accept credit cards, checks, and other forms of payment. The company has a worldwide export license for the 1024-bit RSA encryption algorithm, which allows secure digital signature-based online credit card verification. CyberCash was founded in 1994 and has its headquarters in Reston, Virginia, and a global network of offices. It is now part of VeriSign.
Sales: NA

Date Founded: 1994
Immediate Parent: VeriSign Inc
Descriptors: E-Commerce; E-Payment; Internet Marketing
Revision Date: 20020430

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S3         393     AU=(GREEN, P? OR GREEN P?)
S4           0     S1 AND S2 AND S3
S5           1     S1 AND S3
S6           0     S2 AND S3
S7           6     S3 AND IC=G06F-017/60
?
File 344:Chinese Patents Abs Aug 1985-2004/May
         (c) 2004 European Patent Office
File 347:JAPIO Nov 1976-2004/May(Updated 040903)
         (c) 2004 JPO & JAPIO
File 350:Derwent WPIX 1963-2004/UD,UM &UP=200460
         (c) 2004  Thomson Derwent
File 348:EUROPEAN PATENTS 1978-2004/Sep W02
         (c) 2004 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20040916,UT=20040909
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Inventor Search

JMB   September 22, 2004

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S5          0     S4 AND INTERNET()CHECK?
S6       1249     AU=(GREEN, PAUL? OR GREEN PAUL?)
S7          0     S4 AND (I OR INTERNET OR E OR ELECTRONIC OR ONLINE OR ON()-
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                  AYMENT? OR DRAFT?)
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          (c) 2004 The New York Times
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          (c) 2004 The Dialog Corp.
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          (c) 2004 Business Wire.
File  810:Business Wire 1986-1999/Feb 28
          (c) 1999 Business Wire
File  476:Financial Times Fulltext 1982-2004/Sep 22
          (c) 2004 Financial Times Ltd
File  613:PR Newswire 1999-2004/Sep 22
          (c) 2004 PR Newswire Association Inc
File  813:PR Newswire 1987-1999/Apr 30
          (c) 1999 PR Newswire Association Inc
File  634:San Jose Mercury  Jun 1985-2004/Sep 21
          (c) 2004 San Jose Mercury News
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          (c) 2004 McGraw-Hill Co. Inc
File    9:Business & Industry(R) Jul/1994-2004/Sep 21
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File  160:Gale Group PROMT(R) 1972-1989
          (c) 1999 The Gale Group
File  148:Gale Group Trade & Industry DB 1976-2004/Sep 22
          (c)2004 The Gale Group
File  256:TecInfoSource 82-2004/Jul
          (c)2004 Info.Sources Inc
File   47:Gale Group Magazine DB(TM) 1959-2004/Sep 22
          (c) 2004 The Gale group
File  570:Gale Group MARS(R) 1984-2004/Sep 22
          (c) 2004 The Gale Group
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Inventor
NPL

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File 635:Business Dateline(R) 1985-2004/Sep 22
        (c) 2004 ProQuest Info&Learning
File 477:Irish Times 1999-2004/Sep 22
        (c) 2004 Irish Times
File 710:Times/Sun.Times(London) Jun 1988-2004/Sep 21
        (c) 2004 Times Newspapers
File 711:Independent(London) Sep 1988-2004/Sep 22
        (c) 2004 Newspaper Publ. PLC
File 756:Daily/Sunday Telegraph 2000-2004/Sep 22
        (c) 2004 Telegraph Group
File 757:Mirror Publications/Independent Newspapers 2000-2004/Sep 22
        (c) 2004
File 387:The Denver Post 1994-2004/Sep 21
        (c) 2004 Denver Post
File 471:New York Times Fulltext 90-Day 2004/Sep 22
        (c) 2004 The New York Times
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
        (c) 2002 Phoenix Newspapers
File 494:St LouisPost-Dispatch 1988-2004/Sep 20
        (c) 2004 St Louis Post-Dispatch
File 498:Detroit Free Press 1987-2004/Sep 09
        (c) 2004 Detroit Free Press Inc.
File 631:Boston Globe 1980-2004/Sep 21
        (c) 2004 Boston Globe
File 633:Phil.Inquirer 1983-2004/Sep 20
        (c) 2004 Philadelphia Newspapers Inc
File 638:Newsday/New York Newsday 1987-2004/Sep 21
        (c) 2004 Newsday Inc.
File 640:San Francisco Chronicle 1988-2004/Sep 22
        (c) 2004 Chronicle Publ. Co.
File 641:Rocky Mountain News Jun 1989-2004/Sep 20
        (c) 2004 Scripps Howard News
File 702:Miami Herald 1983-2004/Sep 21
        (c) 2004 The Miami Herald Publishing Co.
File 703:USA Today 1989-2004/Sep 21
        (c) 2004 USA Today
File 704:(Portland)The Oregonian 1989-2004/Sep 20
        (c) 2004 The Oregonian
File 713:Atlanta J/Const. 1989-2004/Sep 19
        (c) 2004 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2004/Aug 27
        (c) 2004 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2004/Sep 22
        (c) 2004 Christian Science Monitor
File 725:(Cleveland)Plain Dealer Aug 1991-2004/Sep 21
        (c) 2004 The Plain Dealer
File 735:St. Petersburg Times 1989- 2004/Sep 19
        (c) 2004 St. Petersburg Times
```

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Set      Items      Description
S1     4793947      I OR INTERNET OR E OR ELECTRONIC OR ONLINE OR ON()LINE
S2      268051      CHECK OR CHECKS OR CHECKING OR CHEQUE OR CHEQUES OR PAYMEN-
                    T? OR DRAFT?
S3     8091686      GENERAT? OR PRINT? OR MAKE? OR MADE OR PRODUC? OR CREAT?
S4         907      PROCESSOR()COMPUTER OR AUTHORIZATION()CENTER
S5     1763118      CENTER OR AGENT? OR AGENCY OR PROVIDER? OR INTERMEDIAR? OR
                    THIRD()PART? OR OPERATOR? OR CLEARINGHOUSE OR REPRESENTATIVE?
                    OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME)()(PAGE?
                    OR SITE?)
S6     2554727      AUTHENTICAT? OR AUTHORIZATION OR AUTHORISATION OR VALIDAT?
                    OR VERIF? OR CERTIF? OR GUARANTEE  OR PROCESSING OR APPROVAL?
                    OR CENTRAL OR TRUSTED
S7      976265      (DATA OR PATTERN)(2N)(MATCH? OR COMPARISON? OR MODEL?) OR -
                    STATISTICAL OR PROBABILITY OR  ALGORITHM? OR FORMULA
S8      620887      CUSTOMER? OR CONSUMER? OR SHOPPER? OR CLIENT? OR USER? OR -
                    END()USER? OR PURCHASER? OR BUYER? OR PATRON?
S9      110978      MERCHANT? OR SELLER? OR RETAILER? OR VENDOR? OR DEALER? OR
                    DISTRIBUTOR? OR MANUFACTURER? OR MARKETER? OR SUPPLIER? OR T-
                    RADER? OR WHOLESALER?
S10      14990      ANONYMOUS OR UNKNOWN OR UNIDENTIFIED OR UNNAMED OR NAMELESS
S11       1483      S1()S2
S12        735      S11 AND S6
S13      12871      S3(N2)S2
S14         88      S12 AND S13
S15          2      S14 AND S7
S16          0      S15 NOT PY>1998
S17          8      S14 NOT PY>1998
?
File 344:Chinese Patents Abs Aug 1985-2004/May
         (c) 2004 European Patent Office
File 347:JAPIO Nov 1976-2004/May(Updated 040903)
         (c) 2004 JPO & JAPIO
File 350:Derwent WPIX 1963-2004/UD,UM &UP=200460
         (c) 2004  Thomson Derwent
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JMB   September 22, 2004

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Set      Items    Description
S1      184315    CHECK OR CHECKS OR CHECKING OR CHEQUE OR CHEQUES OR PAYMEN-
                  T? OR DRAFT?
S2     1593593    GENERAT? OR PRINT? OR MAKE? OR MADE OR PRODUC? OR CREAT?
S3        1243    PROCESSOR()COMPUTER OR AUTHORIZATION()CENTER
S4     1081620    CENTER OR AGENT? OR AGENCY OR PROVIDER? OR INTERMEDIAR? OR
                  THIRD()PART? OR OPERATOR? OR CLEARINGHOUSE OR REPRESENTATIVE?
                  OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME)()(PAGE?
                  OR SITE?)
S5      804681    AUTHENTICAT? OR AUTHORIZATION OR AUTHORISATION OR VALIDAT?
                  OR VERIF? OR CERTIF? OR GUARANTEE  OR PROCESSING OR APPROVAL?
                  OR CENTRAL OR TRUSTED
S6      455306    (DATA OR PATTERN)(2N)(MATCH? OR COMPARISON? OR MODEL?) OR -
                  STATISTICAL OR PROBABILITY OR  ALGORITHM? OR FORMULA
S7      368106    CUSTOMER? OR CONSUMER? OR SHOPPER? OR CLIENT? OR USER? OR -
                  END()USER? OR PURCHASER? OR BUYER? OR PATRON?
S8      171923    MERCHANT? OR SELLER? OR RETAILER? OR VENDOR? OR DEALER? OR
                  DISTRIBUTOR? OR MANUFACTURER? OR MARKETER? OR SUPPLIER? OR T-
                  RADER? OR WHOLESALER?
S9       77180    ANONYMOUS OR UNKNOWN OR UNIDENTIFIED OR UNNAMED OR NAMELESS
S10       2118    S1()(I OR INTERNET OR E OR ELECTRONIC OR ONLINE OR ON()LIN-
                  E)
S11        129    S10(N5)S5
S12      22100    S1(N2)S2
S13          6    S11(5N)S12
S14          0    S13 NOT PY>1998
S15         17    S12(S)S3
S16      30114    S4(3N)S5
S17         20    S11 NOT PY>1998
S18      30114    S4(3N)S5
S19        388    S12(S)(S3 OR S18)
S20         87    S19(S)S6
S21       2310    S7(5N)S9
S22          7    S20(S)S21
S23          1    S22 NOT PY>1998
?
File 348:EUROPEAN PATENTS 1978-2004/Sep W02
         (c) 2004 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20040916,UT=20040909
         (c) 2004 WIPO/Univentio
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JMB   September 22, 2004

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Set      Items     Description
S1      249367     CHECK OR CHECKS OR CHECKING OR CHEQUE OR CHEQUES OR PAYMEN-
                   T? OR DRAFT?
S2     5252326     GENERAT? OR PRINT? OR MAKE? OR MADE OR PRODUC? OR CREAT?
S3         340     PROCESSOR()COMPUTER OR AUTHORIZATION()CENTER
S4     1134128     CENTER OR AGENT? OR AGENCY OR PROVIDER? OR INTERMEDIAR? OR
                   THIRD()PART? OR OPERATOR? OR CLEARINGHOUSE OR REPRESENTATIVE?
                   OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME)()(PAGE?
                   OR SITE?) OR SERVER
S5     1745073     AUTHENTICAT? OR AUTHORIZATION OR AUTHORISATION OR VALIDAT?
                   OR VERIF? OR CERTIF? OR GUARANTEE  OR PROCESSING OR APPROVAL?
                   OR CENTRAL OR TRUSTED
S6     1231850     (DATA OR PATTERN)(2N)(MATCH? OR COMPARISON? OR MODEL?) OR -
                   STATISTICAL OR PROBABILITY OR  ALGORITHM? OR FORMULA
S7     1039148     CUSTOMER? OR CONSUMER? OR SHOPPER? OR CLIENT? OR USER? OR -
                   END()USER? OR PURCHASER? OR BUYER? OR PATRON?
S8      536933     MERCHANT? OR SELLER? OR RETAILER? OR VENDOR? OR DEALER? OR
                   DISTRIBUTOR? OR MANUFACTURER? OR MARKETER? OR SUPPLIER? OR T-
                   RADER? OR WHOLESALER?
S9      136931     ANONYMOUS OR UNKNOWN OR UNIDENTIFIED OR UNNAMED OR NAMELESS
S10    2520754     I OR INTERNET OR E OR ELECTRONIC OR ONLINE OR ON()LINE
S11       4040     S10(W1)S1
S12       1036     S11 AND S5
S13        257     S12 AND (S3 OR S4)
S14          7     S13 AND S6
S15      12538     S1(2N)S2
S16         15     S13 AND S15
S17         15     RD (unique items)
S18          5     S17 NOT PY>1998
?
File    2:INSPEC 1969-2004/Sep W2
         (c) 2004 Institution of Electrical Engineers
File   35:Dissertation Abs Online 1861-2004/Aug
         (c) 2004 ProQuest Info&Learning
File   65:Inside Conferences 1993-2004/Sep W3
         (c) 2004 BLDSC all rts. reserv.
File   99:Wilson Appl. Sci & Tech Abs 1983-2004/Aug
         (c) 2004 The HW Wilson Co.
File  233:Internet & Personal Comp. Abs. 1981-2003/Sep
         (c) 2003 EBSCO Pub.
File  474:New York Times Abs 1969-2004/Sep 22
         (c) 2004 The New York Times
File  475:Wall Street Journal Abs 1973-2004/Sep 21
         (c) 2004 The New York Times
File  583:Gale Group Globalbase(TM) 1986-2002/Dec 13
         (c) 2002 The Gale Group
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NPL

JMB   September 23, 2004

```
Set      Items      Description
S1     3341827     CHECK OR CHECKS OR CHECKING OR CHEQUE OR CHEQUES OR PAYMEN-
                     T? OR DRAFT?
S2      262416     S1 (2N) (GENERAT??? OR PRINT??? OR MAKE? ? OR MADE OR PROD-
                     UC??? OR CREAT??? OR WRIT???)
S3      107274     S1 (1N)(I OR INTERNET OR E OR ELECTRONIC OR ONLINE OR ON()-
                     LINE)
S4         398     PROCESSOR()COMPUTER OR AUTHORIZATION()CENTER
S5    12475925     CENTER OR AGENT? OR AGENCY OR PROVIDER? OR INTERMEDIAR? OR
                     THIRD()PART? OR OPERATOR? OR CLEARINGHOUSE OR REPRESENTATIVE?
                     OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME)()(PAGE?
                     OR SITE?) OR SERVER
S6     7840382     AUTHENTICAT? OR AUTHORIZATION OR AUTHORISATION OR VALIDAT?
                     OR VERIF? OR CERTIF? OR GUARANTEE  OR PROCESSING OR APPROVAL?
                     OR CENTRAL OR TRUSTED
S7      824900     (DATA OR PATTERN)(2N)(MATCH? OR COMPARISON? OR MODEL?) OR -
                     STATISTICAL OR PROBABILITY OR  ALGORITHM? OR FORMULA
S8     9282223     CUSTOMER? OR CONSUMER? OR SHOPPER? OR CLIENT? OR USER? OR -
                     END()USER? OR PURCHASER? OR BUYER? OR PATRON?
S9     6637016     MERCHANT? OR SELLER? OR RETAILER? OR VENDOR? OR DEALER? OR
                     DISTRIBUTOR? OR MANUFACTURER? OR MARKETER? OR SUPPLIER? OR T-
                     RADER? OR WHOLESALER?
S10     690145     ANONYMOUS OR UNKNOWN OR UNIDENTIFIED OR UNNAMED OR NAMELESS
S11      13643     S3(10N)S6
S12      13643     S11(5N)S6
S13   12476054     S4 OR S5
S14       3011     S12(10N)S13
S15          3     S14(10N)S7
S16          0     S25 NOT PY>1998
S17        116     S14(10N)S2
S18         96     RD (unique items)
S19         68     S18(S)(S8 OR S9)
S20          0     S19(S)S10
S21          6     S19 NOT PY>1998
?
File   15:ABI/Inform(R) 1971-2004/Sep 22
           (c) 2004 ProQuest Info&Learning
File   20:Dialog Global Reporter 1997-2004/Sep 23
           (c) 2004 The Dialog Corp.
File  610:Business Wire 1999-2004/Sep 23
           (c) 2004 Business Wire.
File  810:Business Wire 1986-1999/Feb 28
           (c) 1999 Business Wire
File  476:Financial Times Fulltext 1982-2004/Sep 23
           (c) 2004 Financial Times Ltd
File  613:PR Newswire 1999-2004/Sep 23
           (c) 2004 PR Newswire Association Inc
File  813:PR Newswire 1987-1999/Apr 30
           (c) 1999 PR Newswire Association Inc
File  634:San Jose Mercury  Jun 1985-2004/Sep 22
           (c) 2004 San Jose Mercury News
File  624:McGraw-Hill Publications 1985-2004/Sep 20
           (c) 2004 McGraw-Hill Co. Inc
```

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Set      Items    Description
S1     2488415    CHECK OR CHECKS OR CHECKING OR CHEQUE OR CHEQUES OR PAYMEN-
                  T? OR DRAFT?
S2      230063    S1 (2N) (GENERAT??? OR PRINT??? OR MAKE? ? OR MADE OR PROD-
                  UC??? OR CREAT??? OR WRIT???)
S3      126819    S1 (1N)(I OR INTERNET OR E OR ELECTRONIC OR ONLINE OR ON()-
                  LINE)
S4        1201    PROCESSOR()COMPUTER OR AUTHORIZATION()CENTER
S5    11661196    CENTER OR AGENT? OR AGENCY OR PROVIDER? OR INTERMEDIAR? OR
                  THIRD()PART? OR OPERATOR? OR CLEARINGHOUSE OR REPRESENTATIVE?
                  OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME)()(PAGE?
                  OR SITE?) OR SERVER
S6     6155722    AUTHENTICAT? OR AUTHORIZATION OR AUTHORISATION OR VALIDAT?
                  OR VERIF? OR CERTIF? OR GUARANTEE  OR PROCESSING OR APPROVAL?
                  OR CENTRAL OR TRUSTED
S7     1137150    (DATA OR PATTERN)(2N)(MATCH? OR COMPARISON? OR MODEL?) OR -
                  STATISTICAL OR PROBABILITY OR  ALGORITHM? OR FORMULA
S8    11871258    CUSTOMER? OR CONSUMER? OR SHOPPER? OR CLIENT? OR USER? OR -
                  END()USER? OR PURCHASER? OR BUYER? OR PATRON?
S9     8487649    MERCHANT? OR SELLER? OR RETAILER? OR VENDOR? OR DEALER? OR
                  DISTRIBUTOR? OR MANUFACTURER? OR MARKETER? OR SUPPLIER? OR T-
                  RADER? OR WHOLESALER?
S10     456651    ANONYMOUS OR UNKNOWN OR UNIDENTIFIED OR UNNAMED OR NAMELESS
S11      19973    S3(10N)S6
S12         14    S11(10N)S7
S13         10    RD (unique items)
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Set      Items    Description
S1     2488415    CHECK OR CHECKS OR CHECKING OR CHEQUE OR CHEQUES OR PAYMEN-
                  T? OR DRAFT?
S2      230063    S1 (2N) (GENERAT??? OR PRINT??? OR MAKE? ? OR MADE OR PROD-
                  UC??? OR CREAT??? OR WRIT???)
S3      126819    S1 (1N) (I OR INTERNET OR E OR ELECTRONIC OR ONLINE OR ON()-
                  LINE)
S4        1201    PROCESSOR()COMPUTER OR AUTHORIZATION()CENTER
S5    11661196    CENTER OR AGENT? OR AGENCY OR PROVIDER? OR INTERMEDIAR? OR
                  THIRD()PART? OR OPERATOR? OR CLEARINGHOUSE OR REPRESENTATIVE?
                  OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME)()(PAGE?
                  OR SITE?) OR SERVER
S6     6155722    AUTHENTICAT? OR AUTHORIZATION OR AUTHORISATION OR VALIDAT?
                  OR VERIF? OR CERTIF? OR GUARANTEE  OR PROCESSING OR APPROVAL?
                  OR CENTRAL OR TRUSTED
S7     1137150    (DATA OR PATTERN)(2N)(MATCH? OR COMPARISON? OR MODEL?) OR -
                  STATISTICAL OR PROBABILITY OR  ALGORITHM? OR FORMULA
S8    11871258    CUSTOMER? OR CONSUMER? OR SHOPPER? OR CLIENT? OR USER? OR -
                  END()USER? OR PURCHASER? OR BUYER? OR PATRON?
S9     8487649    MERCHANT? OR SELLER? OR RETAILER? OR VENDOR? OR DEALER? OR
                  DISTRIBUTOR? OR MANUFACTURER? OR MARKETER? OR SUPPLIER? OR T-
                  RADER? OR WHOLESALER?
S10     456651    ANONYMOUS OR UNKNOWN OR UNIDENTIFIED OR UNNAMED OR NAMELESS
S11      19973    S3(10N)S6
S12         14    S11(10N)S7
S13         10    RD (unique items)
S14       1304    S11(10N)S2
S15        125    S14(10N)(S4 OR S5)
S16         78    S15(S)(S8 OR S9)
S17          3    S16 AND S10
S18         12    S16 NOT PY>1998
S19          8    RD (unique items)
?
File   9:Business & Industry(R)  Jul/1994-2004/Sep 22
          (c) 2004  The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2004/Sep 23
          (c) 2004 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2004/Sep 23
          (c) 2004 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2004/Sep 23
          (c) 2004 The Gale Group
File  16:Gale Group PROMT(R) 1990-2004/Sep 23
          (c) 2004 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
          (c) 1999 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2004/Sep 23
          (c)2004 The Gale Group
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Set      Items     Description
S1      2591478    CHECK OR CHECKS OR CHECKING OR CHEQUE OR CHEQUES OR PAYMEN-
                   T? OR DRAFT?
S2       187606    S1 (2N) (GENERAT??? OR PRINT??? OR MAKE? ? OR MADE OR PROD-
                   UC??? OR CREAT??? OR WRIT???)
S3        61683    S1 (1N) (I OR INTERNET OR E OR ELECTRONIC OR ONLINE OR ON()-
                   LINE)
S4          260    PROCESSOR()COMPUTER OR AUTHORIZATION()CENTER
S5      7244795    CENTER OR AGENT? OR AGENCY OR PROVIDER? OR INTERMEDIAR? OR
                   THIRD()PART? OR OPERATOR? OR CLEARINGHOUSE OR REPRESENTATIVE?
                   OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME)()(PAGE?
                   OR SITE?) OR SERVER
S6      3695447    AUTHENTICAT? OR AUTHORIZATION OR AUTHORISATION OR VALIDAT?
                   OR VERIF? OR CERTIF? OR GUARANTEE  OR PROCESSING OR APPROVAL?
                   OR CENTRAL OR TRUSTED
S7       479422    (DATA OR PATTERN)(2N)(MATCH? OR COMPARISON? OR MODEL?) OR -
                   STATISTICAL OR PROBABILITY OR  ALGORITHM? OR FORMULA
S8      4447005    CUSTOMER? OR CONSUMER? OR SHOPPER? OR CLIENT? OR USER? OR -
                   END()USER? OR PURCHASER? OR BUYER? OR PATRON?
S9      3036929    MERCHANT? OR SELLER? OR RETAILER? OR VENDOR? OR DEALER? OR
                   DISTRIBUTOR? OR MANUFACTURER? OR MARKETER? OR SUPPLIER? OR T-
                   RADER? OR WHOLESALER?
S10      609396    ANONYMOUS OR UNKNOWN OR UNIDENTIFIED OR UNNAMED OR NAMELESS
S11        1684    S3 (10N) S6
S12           2    S11 (10N) S7
S13         100    S11 (10N) S2
S14          11    S13 (10N) (S4 OR S5)
S15           9    S14 (S) (S8 OR S9)
S16           0    S15 (S) S10
S17          55    S13 (S) (S4 OR S5 OR S8 OR S9 OR S10)
S18          53    RD (unique items)
S19          19    S18 NOT PY>1998
?
File  47:Gale Group Magazine DB(TM) 1959-2004/Sep 23
         (c) 2004 The Gale group
File 570:Gale Group MARS(R) 1984-2004/Sep 23
         (c) 2004 The Gale Group
File 635:Business Dateline(R) 1985-2004/Sep 23
         (c) 2004 ProQuest Info&Learning
File 476:Financial Times Fulltext 1982-2004/Sep 23
         (c) 2004 Financial Times Ltd
File 477:Irish Times 1999-2004/Sep 23
         (c) 2004 Irish Times
File 710:Times/Sun.Times(London) Jun 1988-2004/Sep 22
         (c) 2004 Times Newspapers
File 711:Independent(London) Sep 1988-2004/Sep 23
         (c) 2004 Newspaper Publ. PLC
File 756:Daily/Sunday Telegraph 2000-2004/Sep 23
         (c) 2004 Telegraph Group
File 757:Mirror Publications/Independent Newspapers 2000-2004/Sep 23
         (c) 2004
File 387:The Denver Post 1994-2004/Sep 22
         (c) 2004 Denver Post
File 471:New York Times Fulltext 90-Day 2004/Sep 23
         (c) 2004 The New York Times
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
         (c) 2002 Phoenix Newspapers
File 494:St LouisPost-Dispatch 1988-2004/Sep 20
         (c) 2004 St Louis Post-Dispatch
File 498:Detroit Free Press 1987-2004/Sep 09
         (c) 2004 Detroit Free Press Inc.
File 631:Boston Globe 1980-2004/Sep 23
         (c) 2004 Boston Globe
File 633:Phil.Inquirer 1983-2004/Sep 22
         (c) 2004 Philadelphia Newspapers Inc
File 638:Newsday/New York Newsday 1987-2004/Sep 22
```

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                (c) 2004 Newsday Inc.
File 640:San Francisco Chronicle 1988-2004/Sep 23
        (c) 2004 Chronicle Publ. Co.
File 641:Rocky Mountain News Jun 1989-2004/Sep 21
        (c) 2004 Scripps Howard News
File 702:Miami Herald 1983-2004/Sep 22
        (c) 2004 The Miami Herald Publishing Co.
File 703:USA Today 1989-2004/Sep 22
        (c) 2004 USA Today
File 704:(Portland)The Oregonian 1989-2004/Sep 22
        (c) 2004 The Oregonian
File 713:Atlanta J/Const. 1989-2004/Sep 23
        (c) 2004 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2004/Aug 27
        (c) 2004 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2004/Sep 23
        (c) 2004 Christian Science Monitor
File 725:(Cleveland)Plain Dealer Aug 1991-2004/Sep 22
        (c) 2004 The Plain Dealer
File 735:St. Petersburg Times 1989- 2004/Sep 22
        (c) 2004 St. Petersburg Times
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Set      Items     Description
S1        3803     CHECK OR CHECKS OR CHECKING OR CHEQUE OR CHEQUES OR PAYMEN-
                   T? OR DRAFT?
S2       42748     GENERAT? OR PRINT? OR MAKE? OR MADE OR PRODUC? OR CREAT?
S3           1     PROCESSOR()COMPUTER OR AUTHORIZATION()CENTER
S4       21651     CENTER OR AGENT? OR AGENCY OR PROVIDER? OR INTERMEDIAR? OR
                   THIRD()PART? OR OPERATOR? OR CLEARINGHOUSE OR REPRESENTATIVE?
                   OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME)()(PAGE?
                   OR SITE?)
S5       13654     AUTHENTICAT? OR AUTHORIZATION OR AUTHORISATION OR VALIDAT?
                   OR VERIF? OR CERTIF? OR GUARANTEE  OR PROCESSING OR APPROVAL?
                   OR CENTRAL OR TRUSTED
S6        2524     (DATA OR PATTERN)(2N)(MATCH? OR COMPARISON? OR MODEL?) OR -
                   STATISTICAL OR PROBABILITY OR  ALGORITHM? OR FORMULA
S7       38191     CUSTOMER? OR CONSUMER? OR SHOPPER? OR CLIENT? OR USER? OR -
                   END()USER? OR PURCHASER? OR BUYER? OR PATRON?
S8       22750     MERCHANT? OR SELLER? OR RETAILER? OR VENDOR? OR DEALER? OR
                   DISTRIBUTOR? OR MANUFACTURER? OR MARKETER? OR SUPPLIER? OR T-
                   RADER? OR WHOLESALER?
S9         358     ANONYMOUS OR UNKNOWN OR UNIDENTIFIED OR UNNAMED OR NAMELESS
S10      31816     I OR INTERNET OR E OR ELECTRONIC OR ONLINE OR ON()LINE
S11        575     S10()S1
S12        409     S2(N2)S1
S13         73     S11 AND S12
S14         38     S11(S)S12
S15         21     S14(S)S5
S16          5     S15 NOT PY>1998
?
File 256:TecInfoSource 82-2004/Jul
          (c)2004 Info.Sources Inc
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STN

(FILE 'HOME' ENTERED AT 14:30:17 ON 23 SEP 2004)

     FILE 'CONFSCI' ENTERED AT 14:30:32 ON 23 SEP 2004
L1   869 S CHECK OR CHECKS OR CHECKING OR CHEQUE OR CHEQUES OR PAYMENT*
L2   2270 S GENERAT* OR PRINT* OR MAKE* OR MADE OR PRODUC* OR CREAT* OR W
L3   31688 S I OR INTERNET OR E OR ELECTRONIC OR ONLINE OR ON()LINE
L4   5 S PROCESSOR()COMPUTER OR AUTHORIZATION()CENTER
L5   17149 S CENTER OR AGENT* OR AGENCY OR PROVIDER* OR INTERMEDIAR* OR TH
L6   23086 S AUTHENTICAT* OR AUTHORIZATION OR AUTHORISATION OR VALIDAT* OR
L7   12721 S (DATA OR PATTERN)(2N)(MATCH* OR COMPARISON* OR MODEL*) OR STA
L8   5249 S CUSTOMER* OR CONSUMER* OR SHOPPER* OR CLIENT* OR USER* OR END
L9   777 S MERCHANT* OR SELLER* OR RETAILER* OR VENDOR* OR DEALER* OR DI
L10   613 S ANONYMOUS OR UNKNOWN OR UNIDENTIFIED OR UNNAMED OR NAMELESS
L11   1 S L1 AND L2
L12   11 S L1 AND L3
L13   11 S L12 NOT PY>1998
L14   4 S L13 NOT MD>1998

?ds

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Set     Items     Description
S1          0     AU=(LABADIE, T? OR LABADIE T ? OR FICARRA, R ? OR FICARRA R
                  ? OR GREEN, P ? OR GREEN P ?)
S2      62706     (WWW OR WORLD()WIDE()WEB OR INTERNET OR ONLINE OR ON()LINE
                  OR WEBSITE? OR WEPAGE? OR WEB()(SITE? OR PAGE?) OR PORTAL OR -
                  PORTALS)(5N)(PAYMENT OR PAYMENTS)
S3       2262     S2(5N)(CHECK OR CHECKS OR CHEQUE OR CHEQUES OR MONEY()(ORD-
                  ER OR ORDERS))
S4    2541032     VALIDAT? OR AUTHORIZ? OR AUTHORIS? OR EVALUAT?
S5     131768     (CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SUBSCRIBER -
                  OR SUBSCRIBERS OR USER? ? OR BANK()ACCOUNT?)(5N)(IDENTIF? OR -
                  DRIVERS()LICENSE? OR TELEPHONE()NUMBER? OR PHONE()NUMBER? OR -
                  ROUNTING?)
S6      10995     CHECKFREE?
S7         54     S3(5N)S4
S8         22     S7 NOT PY>1998
S9         18     RD (unique items)
S10         8     S3(S)S5
S11         7     S10 NOT S9
S12         1     S11 NOT PY>1998
S13         8     S6(5N)S3
S14         8     S13 NOT S9
S15         5     S14 NOT PY>1998
S16         3     RD (unique items)
```

Search performed by Sylvia Keys   October 14, 2003

```
File    2:INSPEC 1969-2003/Oct W1
          (c) 2003 Institution of Electrical Engineers
File   35:Dissertation Abs Online 1861-2003/Sep
          (c) 2003 ProQuest Info&Learning
File   65:Inside Conferences 1993-2003/Oct W2
          (c) 2003 BLDSC all rts. reserv.
File   99:Wilson Appl. Sci & Tech Abs 1983-2003/Sep
          (c) 2003 The HW Wilson Co.
File  233:Internet & Personal Comp. Abs. 1981-2003/Jul
          (c) 2003, EBSCO Pub.
File  583:Gale Group Globalbase(TM) 1986-2002/Dec 13
          (c) 2002 The Gale Group
File  474:New York Times Abs 1969-2003/Oct 13
          (c) 2003 The New York Times
File  475:Wall Street Journal Abs 1973-2003/Oct 13
          (c) 2003 The New York Times
File  635:Business Dateline(R) 1985-2003/Oct 13
          (c) 2003 ProQuest Info&Learning
File  387:The Denver Post 1994-2003/Oct 13
          (c) 2003 Denver Post
File  471:New York Times Fulltext 90-Day 2003/Oct 13
          (c) 2003 The New York Times
File  492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
          (c) 2002 Phoenix Newspapers
File  494:St LouisPost-Dispatch 1988-2003/Oct 13
          (c) 2003 St Louis Post-Dispatch
File  498:Detroit Free Press 1987-2003/Oct 11
          (c) 2003 Detroit Free Press Inc.
File  631:Boston Globe 1980-2003/Oct 10
          (c) 2003 Boston Globe
File  633:Phil.Inquirer 1983-2003/Oct 12
          (c) 2003 Philadelphia Newspapers Inc
File  638:Newsday/New York Newsday 1987-2003/Oct 13
          (c) 2003 Newsday Inc.
File  640:San Francisco Chronicle 1988-2003/Oct 10
          (c) 2003 Chronicle Publ. Co.
File  641:Rocky Mountain News Jun 1989-2003/Oct 09
          (c) 2003 Scripps Howard News
File  702:Miami Herald 1983-2003/Oct 13
          (c) 2003 The Miami Herald Publishing Co.
File  703:USA Today 1989-2003/Oct 13
          (c) 2003 USA Today
File  704:(Portland)The Oregonian 1989-2003/Oct 10
          (c) 2003 The Oregonian
File  713:Atlanta J/Const. 1989-2003/Oct 12
          (c) 2003 Atlanta Newspapers
File  714:(Baltimore) The Sun 1990-2003/Oct 14
          (c) 2003 Baltimore Sun
File  715:Christian Sci.Mon. 1989-2003/Oct 14
          (c) 2003 Christian Science Monitor
File  725:(Cleveland)Plain Dealer Aug 1991-2003/Oct 12
          (c) 2003 The Plain Dealer
File  735:St. Petersburg Times 1989- 2003/Oct 12
          (c) 2003 St. Petersburg Times
File  476:Financial Times Fulltext 1982-2003/Oct 14
          (c) 2003 Financial Times Ltd
File  477:Irish Times 1999-2003/Oct 14
          (c) 2003 Irish Times
File  710:Times/Sun.Times(London) Jun 1988-2003/Oct 13
          (c) 2003 Times Newspapers
File  711:Independent(London) Sep 1988-2003/Oct 13
          (c) 2003 Newspaper Publ. PLC
File  756:Daily/Sunday Telegraph 2000-2003/Oct 14
          (c) 2003 Telegraph Group
File  757:Mirror Publications/Independent Newspapers 2000-2003/Oct 14
```

?ds

Set	Items	Description
S1	0	AU=(LABADIE, T? OR LABADIE T ? OR FICARRA, R ? OR FICARRA R ? OR GREEN, P ? OR GREEN P ?)
S2	6699	(WWW OR WORLD()WIDE()WEB OR INTERNET OR ONLINE OR ON()LINE OR WEBSITE? OR WEPAGE? OR WEB()(SITE? OR PAGE?) OR PORTAL OR -PORTALS)(5N)(PAYMENT OR PAYMENTS)
S3	186	S2(5N)(CHECK OR CHECKS OR CHEQUE OR CHEQUES OR MONEY()(ORDER OR ORDERS))
S4	1523376	VALIDAT? OR AUTHORIZ? OR AUTHORIS? OR EVALUAT?
S5	24640	(CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SUBSCRIBER - OR SUBSCRIBERS OR USER? ? OR BANK()ACCOUNT?)(5N)(IDENTIF? OR -DRIVERS()LICENSE? OR TELEPHONE()NUMBER? OR PHONE()NUMBER? OR -ROUNTING?)
S6	1258	CHECKFREE?
S7	19	S3 AND S4
S8	4	S7 NOT PY>1998
S9	4	RD (unique items)
S10	4	S3 AND S5
S11	4	S10 NOT S9
S12	2	S11 NOT PY>1998
S13	2	RD (unique items)
S14	11	S6 AND S3
S15	11	S14 NOT (S9 OR S13)
S16	5	S15 NOT PY>1998
S17	5	RD (unique items)

Search performed by Sylvia Keys   October 14, 2003

```
File 120:U.S. Copyrights 1978-2003/Oct
         (c) format only 2003 The Dialog Corp.
File 426:LCMARC-Books 1968-2003/Oct W2
         (c) format only 2003 Dialog Corporation
File 430:British Books in Print 2003/Oct W1
         (c) 2003 J. Whitaker & Sons Ltd.
File 483:Newspaper Abs Daily 1986-2003/Oct 13
         (c) 2003 ProQuest Info&Learning
File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Sep
         (c)2003 Info.Sources Inc
?ds

Set     Items    Description
S1          1    AU=(LABADIE, T? OR LABADIE T ? OR FICARRA, R ? OR FICARRA R
                 ? OR GREEN, P ? OR GREEN P ?)
S2       1661    (WWW OR WORLD()WIDE()WEB OR INTERNET OR ONLINE OR ON()LINE
                 OR WEBSITE? OR WEPAGE? OR WEB()(SITE? OR PAGE?) OR PORTAL OR -
                 PORTALS)(5N)(PAYMENT OR PAYMENTS)
S3         41    S2(5N)(CHECK OR CHECKS OR CHEQUE OR CHEQUES OR MONEY()(ORD-
                 ER OR ORDERS))
S4     109085    VALIDAT? OR AUTHORIZ? OR AUTHORIS? OR EVALUAT?
S5       1786    (CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SUBSCRIBER -
                 OR SUBSCRIBERS OR USER? ? OR BANK()ACCOUNT?)(5N)(IDENTIF? OR -
                 DRIVERS()LICENSE? OR TELEPHONE()NUMBER? OR PHONE()NUMBER? OR -
                 ROUNTING?)
S6        677    CHECKFREE?
S7          0    S1 AND PAYMENT?
S8          4    S3 AND S4
S9          0    S8 NOT PY>1998
S10         0    S3 AND S5
S11         6    S6 AND S3
S12         2    S11 NOT PY>1998
S13        13    S6 AND S4
S14        13    S13 NOT S12
S15         6    S14 NOT PY>1998
S16         6    RD (unique items)
```

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File 348:EUROPEAN PATENTS 1978-2003/Oct W01
          (c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20031009,UT=20031002
          (c) 2003 WIPO/Univentio
?ds

Set      Items     Description
S1          0      AU=(LABADIE, T? OR LABADIE T ? OR FICARRA, R ? OR FICARRA R
                   ? OR GREEN, P ? OR GREEN P ?)
S2       1847      (WWW OR WORLD()WIDE()WEB OR INTERNET OR ONLINE OR ON()LINE
                   OR WEBSITE? OR WEPAGE? OR WEB()(SITE? OR PAGE?) OR PORTAL OR -
                   PORTALS)(5N)(PAYMENT OR PAYMENTS)
S3         76      S2(5N)(CHECK OR CHECKS OR CHEQUE OR CHEQUES OR MONEY()(ORD-
                   ER OR ORDERS))
S4     278581      VALIDAT? OR AUTHORIZ? OR AUTHORIS? OR EVALUAT?
S5      31646      (CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SUBSCRIBER -
                   OR SUBSCRIBERS OR USER? ? OR BANK()ACCOUNT?)(5N)(IDENTIF? OR -
                   DRIVERS()LICENSE? OR TELEPHONE()NUMBER? OR PHONE()NUMBER? OR -
                   ROUNTING?)
S6         83      CHECKFREE?
S7         17      S3(S)S4
S8          3      S3(S)S5
S9          1      S8 NOT S7
S10         0      S6(S)S3
S11         8      S6(S)S4
S12         8      S11 NOT (S7 OR S9)
```

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File 344:Chinese Patents Abs Aug 1985-2003/Apr
        (c) 2003 European Patent Office
File 347:JAPIO Oct 1976-2003/Jun(Updated 031006)
        (c) 2003 JPO & JAPIO
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200365
        (c) 2003  Thomson Derwent
?ds


Set     Items   Description
S1        175    AU=(LABADIE, T? OR LABADIE T ? OR FICARRA, R ? OR FICARRA R
                    ? OR GREEN, P ? OR GREEN P ?)
S2       1202    (WWW OR WORLD()WIDE()WEB OR INTERNET OR ONLINE OR ON()LINE
                    OR WEBSITE? OR WEPAGE? OR WEB()(SITE? OR PAGE?) OR PORTAL OR -
                    PORTALS)(5N)(PAYMENT OR PAYMENTS)
S3         21    S2(5N)(CHECK OR CHECKS OR CHEQUE OR CHEQUES OR MONEY()(ORD-
                    ER OR ORDERS))
S4     155510    VALIDAT? OR AUTHORIZ? OR AUTHORIS? OR EVALUAT?
S5      22652    (CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SUBSCRIBER -
                    OR SUBSCRIBERS OR USER? ? OR BANK()ACCOUNT?)(5N)(IDENTIF? OR -
                    DRIVERS()LICENSE? OR TELEPHONE()NUMBER? OR PHONE()NUMBER? OR -
                    ROUNTING?)
S6          0    CHECKFREE?
S7          3    S3 AND S4
S8          1    S3 AND S5
S9          1    S8 NOT S7
```

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File  47:Gale Group Magazine DB(TM) 1959-2003/Oct 10
         (c) 2003 The Gale group
File 122:Harvard Business Review 1971-2003/Oct
         (c) 2003 Harvard Business Review
File 148:Gale Group Trade & Industry DB 1976-2003/Oct 13
         (c)2003 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2003/Oct 13
         (c) 2003 The Gale Group
File 444:New England Journal of Med. 1985-2003/Oct W2
         (c) 2003 Mass. Med. Soc.
File 482:Newsweek 2000-2003/Oct 13
         (c) 2003 Newsweek, Inc.
File 609:Bridge World Markets 2000-2001/Oct 01
         (c) 2001 Bridge
File 610:Business Wire 1999-2003/Oct 14
         (c) 2003 Business Wire.
File 619:Asia Intelligence Wire 1995-2003/Oct 13
         (c) 2003 Fin. Times Ltd
File 622:EIU Magazines 2000-2003/Oct 14
         (c) 2003 EIU Magazines
File 624:McGraw-Hill Publications 1985-2003/Oct 13
         (c) 2003 McGraw-Hill Co. Inc
File 635:Business Dateline(R) 1985-2003/Oct 13
         (c) 2003 ProQuest Info&Learning
File 646:Consumer Reports 1982-2003/Sep
         (c) 2003 Consumer Union
File 647:CMP  Computer Fulltext 1988-2003/Sep W3
         (c) 2003 CMP Media, LLC
File 674:Computer News Fulltext 1989-2003/Oct W1
         (c) 2003 IDG Communications
File 696:DIALOG Telecom. Newsletters 1995-2003/Oct 13
         (c) 2003 The Dialog Corp.
File 748:Asia/Pac Bus. Jrnls 1994-2003/Oct 13
         (c) 2003 The Dialog Corporation
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
?ds
```

Set	Items	Description
S1	0	AU=(LABADIE, T? OR LABADIE T ? OR FICARRA, R ? OR FICARRA R ? OR GREEN, P ? OR GREEN P ?)
S2	40531	(WWW OR WORLD()WIDE()WEB OR INTERNET OR ONLINE OR ON()LINE OR WEBSITE? OR WEPAGE? OR WEB()(SITE? OR PAGE?) OR PORTAL OR -PORTALS)(5N)(PAYMENT OR PAYMENTS)
S3	2050	S2(5N)(CHECK OR CHECKS OR CHEQUE OR CHEQUES OR MONEY()(ORD-ER OR ORDERS) OR DIRECT OR DIRECTLY)
S4	4389855	VALIDAT? OR AUTHORIZ? OR AUTHORIS? OR EVALUAT? OR SECURE? ? OR SECURITY
S5	94953	(CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SUBSCRIBER -OR SUBSCRIBERS OR USER? ? OR BANK()ACCOUNT?)(5N)(IDENTIF? OR -DRIVERS()LICENSE? OR TELEPHONE()NUMBER? OR PHONE()NUMBER? OR -ROUTING?)
S6	7334	CHECKFREE?
S7	526	S3(S)S4
S8	0	S7(S)S5
S9	18	S7(S)(IDENTIF? OR DRIVERS()LICENSE? OR TELEPHONE()NUMBER? -OR PHONE()NUMBER? OR ROUTING?)
S10	9	S9 NOT PY>1998
S11	7	RD (unique items)
S12	236	S3(3N)S4
S13	5	S12 NOT (DIRECT? OR SECURE?)
S14	5	S13 NOT S11
S15	2	S14 NOT PY>1998
S16	2	RD (unique items)
S17	8	S6(3N)S3

```
S18      8    S17 NOT (S11 OR S16)
S19      1    S18 NOT PY>1998
S20    236    S3(3N)S4
S21    232    S20 NOT (S11 OR S16 OR S19)
S22     48    S21 NOT PY>1998
S23     42    RD (unique items)
```

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Set      Items    Description
S1         0      AU=(LABADIE, T? OR LABADIE T ? OR FICARRA, R ? OR FICARRA R
                  ? OR GREEN, P ? OR GREEN P ?)
S2         4      (WWW OR WORLD()WIDE()WEB OR INTERNET OR ONLINE OR ON()LINE
                  OR WEBSITE? OR WEPAGE? OR WEB()(SITE? OR PAGE?) OR PORTAL OR -
                  PORTALS)(5N)(PAYMENT OR PAYMENTS)
S3         0      S2(5N)(CHECK OR CHECKS OR CHEQUE OR CHEQUES OR MONEY()(ORD-
                  ER OR ORDERS))
S4       427      VALIDAT? OR AUTHORIZ? OR AUTHORIS? OR EVALUAT?
S5       108      (CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SUBSCRIBER -
                  OR SUBSCRIBERS OR USER? ? OR BANK()ACCOUNT?)(5N)(IDENTIF? OR -
                  DRIVERS()LICENSE? OR TELEPHONE()NUMBER? OR PHONE()NUMBER? OR -
                  ROUNTING?)
S6         1      CHECKFREE?
```

File 344:Chinese Patents Abs Aug 1985-2003/Apr
        (c) 2003 European Patent Office
File 347:JAPIO Oct 1976-2003/Jun(Updated 031006)
        (c) 2003 JPO & JAPIO
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200365
        (c) 2003 Thomson Derwent
File 348:EUROPEAN PATENTS 1978-2003/Oct W01
        (c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20031009,UT=20031002
        (c) 2003 WIPO/Univentio

?ds

Set   Items   Description
S1   3   AU='LABADIE STEVE':AU='LABADIE X R'
S2   1   S1 AND PAYMENT?
S3   3   AU='FICARRA L J':AU='FICARRA R P'
S4   0   S3 AND PAYMENT?
S5   27   AU='GREEN PAUL':AU='GREEN PAUL MICHAEL'
S6   0   S5 AND PAYMENT?

```
=> d hist

      (FILE 'HOME' ENTERED AT 16:21:44 ON 14 OCT 2003)

      FILE 'CONFSCI' ENTERED AT 16:22:55 ON 14 OCT 2003
L1           0 S (WWW OR WORLD()WIDE()WEB OR INTERNET OR ONLINE OR ON()LINE OR
```

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File   9:Business & Industry(R) Jul/1994-2003/Oct 13
          (c) 2003 Resp. DB Svcs.
File  15:ABI/Inform(R) 1971-2003/Oct 13
          (c) 2003 ProQuest Info&Learning
File  20:Dialog Global Reporter 1997-2003/Oct 14
          (c) 2003 The Dialog Corp.
File  95:TEME-Technology & Management 1989-2003/Sep W4
          (c) 2003 FIZ TECHNIK
File 476:Financial Times Fulltext 1982-2003/Oct 14
          (c) 2003 Financial Times Ltd
File 610:Business Wire 1999-2003/Oct 14
          (c) 2003 Business Wire.
File 613:PR Newswire 1999-2003/Oct 14
          (c) 2003 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2003/Oct 14
          (c) 2003 McGraw-Hill Co. Inc
File 634:San Jose Mercury  Jun 1985-2003/Oct 13
          (c) 2003 San Jose Mercury News
File 810:Business Wire 1986-1999/Feb 28
          (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
          (c) 1999 PR Newswire Association Inc
?ds


Set      Items    Description
S1           1    AU=(LABADIE, T? OR LABADIE T ? OR FICARRA, R ? OR FICARRA R
                  ? OR GREEN, P ? OR GREEN P ?)
S2       55326    (WWW OR WORLD()WIDE()WEB OR INTERNET OR ONLINE OR ON()LINE
                  OR WEBSITE? OR WEPAGE? OR WEB()(SITE? OR PAGE?) OR PORTAL OR -
                  PORTALS)(5N)(PAYMENT OR PAYMENTS)
S3        1749    S2(5N)(CHECK OR CHECKS OR CHEQUE OR CHEQUES OR MONEY()(ORD-
                  ER OR ORDERS))
S4     1795444    VALIDAT? OR AUTHORIZ? OR AUTHORIS? OR EVALUAT?
S5       92072    (CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SUBSCRIBER -
                  OR SUBSCRIBERS OR USER? ? OR BANK()ACCOUNT?)(5N)(IDENTIF? OR -
                  DRIVERS()LICENSE? OR TELEPHONE()NUMBER? OR PHONE()NUMBER? OR -
                  ROUNTING?)
S6        7311    CHECKFREE?
S7          29    S3(5N)S4
S8           9    S7 NOT PY>1998
S9           9    RD (unique items)
S10          5    S3(S)S5
S11          5    S10 NOT S9
S12          2    S11 NOT PY>1998
S13          5    S6(5N)S3
S14          5    S13 NOT S9
S15          3    S14 NOT PY>1998
S16          3    RD (unique items)
?
```

Search performed by Sylvia Keys   October 14, 2003

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? ds

Set     Items   Description
S1          0   NETCHEX (N) SYSTEM
S2        521   E-PAYMENT
S3         12   ELECTRONIC (N) CHECK
S4          7   S2 AND S3
? show files
File 256:TecInfoSource 82-2005/May
        (c) 2005 Info.Sources Inc
? s (electronic? (w) payment? or e-payment?)
            9401   ELECTRONIC?
            1336   PAYMENT?
              73   ELECTRONIC?(W)PAYMENT?
             521   E-PAYMENT?
      S5     540   (ELECTRONIC? (W) PAYMENT? OR E-PAYMENT?)
? s (electronic? (w) check or e-check)
            9401   ELECTRONIC?
            1490   CHECK
              13   ELECTRONIC?(W)CHECK
               0   E-CHECK
      S6      13   (ELECTRONIC? (W) CHECK OR E-CHECK)
? t s6/medium,k/1-13


  6/K/1
DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

02613843          DOCUMENT TYPE:   Company

CyberCash Inc (613843)
2100 Reston Pkwy 3rd Floor
Reston, VA  20191  United States

RECORD TYPE:  Directory

CONTACT:  Sales Department

ORGANIZATION TYPE:  Corporation
STATUS:  Company Sold

SALES:  NA

DATE FOUNDED:  1994
IMMEDIATE PARENT:  VeriSign Inc
REVISION DATE:  20020430

...provider of electronic payment solutions. CyberCash's products, Secure
Payment/SET (TM) and PAYNOW (TM) electronic  check , allow online vendors to
accept credit cards, checks, and other forms of payment. The company...


  6/K/2
DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

01109673          DOCUMENT TYPE:   Product

PRODUCT NAME:   SecureTouch-n-Pay RVS (109673)
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